



THE DEFENDER

A monthly publication of the Northwest Florida Military Officers Association
www.nwfmooa.org

Vol. 23 No. 04

Serving All Branches of The Uniformed Services

APRIL 2017

Lunch Meeting & Discussion

When: Thur, 6 April 2017
Time: Gathering 1130, Lunch 1200
 Program to follow
Place: Ft. Walton Bch. Yacht Club
 180 Ferry Road, NE, FWB
Program: Jim Reece, Manager
 Okaloosa Solid Waste & Recycling Programs

Please:

- **MAKE A RESERVATION**
- Wear a name tag
- Bring proper change: \$13.00 for everyone

Reservation deadline is Friday at noon prior to meeting. Go online at www.nwfmooa.org and select the link where it says "Click here to make reservations", or email Dick Prater at nwreservations@gmail.com, or call 850-613-6080 if you are attending.

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How "Green" Are You?

By Scott Berry

How much recyclable material is in the bin when you put it out on the street for pickup? Do you know what can and cannot be included? In some countries, the emphasis on recycling is so strong that the rates for disposing of the "other" stuff are through the roof to encourage consumers to recycle.

Although the EPA's future at the federal level is somewhat murky, environmental concerns are a full time job in Okaloosa County. And the person who leads that effort is Jim Reece.

In addition to recycling, Jim manages the program that gets rid of all that "other" stuff we don't want to keep. That includes hazardous materials. Gone are the days (or should be) when people dispose of used car oil by pouring it down the sewer.

Jim has worked with Okaloosa County for 29 years. He oversees the County's Solid Waste and Recycling Programs covering both rural and urban residential collection in accordance with State and federal guidelines. He is also responsible for management of collection and disposal contracts, special wastes such as appliances, and waste tires. He is the



Jim Reece

Program Manager for the Household Hazardous Waste Program serving Okaloosa County and nine surrounding counties (500,000 residents) through FDEP Cooperative Arrangement Grants. These duties require the conduct of 16 mobile collections annually outside of Okaloosa County. He has served on the Executive Board of Recycle Florida Today and the Florida Chapter of the North American Hazardous Materials Association, and is a Certified Hazardous Materials Manager.

Keeping our county clean and unspoiled for future generations is what Jim does on a daily basis. Make a reservation and hear how he does it.

From the President's Pen

By Scott Berry

National Health Care Reform

Greetings!

The Defender will be coming out late this month and it's my fault. Our April speaker jinked on us at the last minute and I've been scrambling to find a replacement. Publication was delayed until I could confirm someone, get their information, and prepare an article for the front page. This is one of the drawbacks (among many) of shouldering the responsibilities of both the president and first vice-president.



Scott Berry

And speaking of the Defender, we had several members last month who didn't get the newsletter at all. In one case the numbers on the mailing address were transposed. If you don't get your Defender by the end of the month, there's a problem and so please notify me or the secretary, Fred Westfall, about the issue. Of course, if you've moved and haven't given us a change of address, then shame on you.....

I previously mentioned pre-composed, pre-printed, and pre-addressed letters in last month's MOAA magazine that you could send to congressional reps with little effort on your part to emphasize our interest in repealing sequestration. Did you send them? If you didn't it's still not too late.

A short burst with my master gardener hat on. If you have roses in your landscape as I do, the first of March is the ideal time to prune them so you're only a couple weeks late if you prune right after reading this. We've got a climber that I hope will now produce some blooms instead of just green stalk. Larry Williams, the county's horticulture agent, wrote an article about this about a month ago that was in the Daily News.

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It did not take long for the new Congress to produce sweeping changes to the existing Affordable Care Act (ACA). MOAA is closely following these proposed legislative changes to the health care system.

One of the key aspects of the newly proposed American Health Care Act of 2017 (AHCA) is its termination of the expansion of Medicaid funds to the states. This was a signature feature of the original ACA. The Congressional Budget Office recently issued findings that detail the legislation's impact on both people and the budget. The good news for the majority of TRICARE beneficiaries is this new legislation appears to have minimal impact on the TRICARE program.

However, what effect it will have will not be perceived as minimal to a critical group of beneficiaries. Those are the military and veteran families who are enrolled in, or have utilized, TRICARE's Extended Care Health Option (ECHO) benefit. The ECHO program provides financial assistance to beneficiaries with special needs for an integrated set of services and supplies. This includes primarily those beneficiaries who are diagnosed with moderate or severe mental retardation, a serious physical disability, or an extraordinary physical or psychological condition.

These special needs families frequently also apply for Medicaid to supplement their ECHO benefit. MOAA therefore is concerned about the impact of Medicaid cuts on military and veteran families who access Medicaid for a variety of reasons, including:

- **Complex Conditions:** For approximately 200,000 military children, Medicaid is required as a stable source of coverage for some of the most comprehensive and complex care that commercial and TRICARE plans do not offer.

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PUBLIC RECORD

In Memoriam:

Kay Litke, spouse of
Maj Gen Donald P. Litke, USAF

Tip of the Month -- ID Protection

Create passwords that mix letters, numbers, and special characters. Don't use the same password for more than one account.

Surviving Spouse Corner: Military Health Care Update

By Sharon A. DeVaney, member,
Surviving Spouse Advisory Committee

- When servicemembers and dependents turn 65 and they enroll in Medicare, they also will become eligible for TRICARE for LIFE (TFL). No fees are associated with TFL, however, beneficiaries must pay the Medicare Part B premiums to stay enrolled in TFL. TFL works as the secondary payer to Medicare; Medicare pays 80 percent of covered services, and TFL pays the remaining 20 percent. TFL also pays the Medicare deductible. Generally, beneficiaries should not have any out-of-pocket costs for Medicare and TRICARE-covered services.

Under provisions of the FY 2017 National Defense Authorization Act (NDAA), TRICARE benefit plans for servicemembers and dependents under age 65 will be streamlined from three plan types to two. TRICARE Select is the new preferred provider option; it will replace TRICARE Standard. The new TRICARE Select will have an Extra-like network of TRICARE providers who will have agreed to accept a pre-negotiated rate of payment. The other option is TRICARE Prime. It will be modernized so the majority of referrals to specialists from primary care managers will no longer be required to through a pre-authorization process.

TRICARE also has new preventive care coverage, including the Cologuard colorectal cancer screening exam and BRCA1 or BRCA2 gene testing for breast cancer. For children and families, TRICARE's benefit coverage will be consistent with the American Academy of Pediatrics' standards of care of well children over age 6. Beneficiaries using TRICARE Standard no longer will pay cost shares for well-child screening and preventive visits. Learn more about the new preventive care coverage on MOAA's website.

EDITORIAL POLICY

The Defender is a monthly publication of the Northwest Florida Military Officers Association. The purpose of this publication is to communicate with, inform, and educate chapter members. The national MOAA, this local chapter, and this publication are totally nonpartisan.

Regarding pharmacy changes, TRICARE Pharmacy contractor, Express Scripts, announced CVS pharmacies no longer would process prescriptions as of Dec. 1, 2016. Instead, Walgreens pharmacies returned to the TRICARE network. Beneficiaries who had been using CVS should have been notified how they could transfer their prescriptions to a nearby network pharmacy. You can find your closest TRICARE network pharmacy using the Express Scripts website.

The FY 2017 NDAA also included a provision that would allow dependents of retired members to purchase hearing aids at-cost. MOAA is working closely with DoD's TRICARE department on the details of this benefit and likely will have updates in a few months.

National Health Care (cont.)

Continued from page 2

- **Secondary Insurer:** Medicaid is also required to serve as a second payer to cover benefits that TRICARE, tied directly to Medicare fashioned for adults age 65 and above, does not comprehensively provide.
- **Waiver Services:** Medicaid waivers provide crucial services, not covered by TRICARE, for those with special needs. Because the demand for these services far outstrips the supply, most states have lengthy waitlists to receive assistance. These services are often out of reach for mobile military families, who must start over at the bottom of the state waitlist each time they move to a new state.

MOAA has communicated these concerns to Congress, underlining that with less federal money flowing into Medicaid, states will have to either spend more of their own money to fund the program at current-law levels or cut pay to providers and eliminate optional services or restrict eligibility. Proposed cuts to the Medicaid program will result in longer waitlists for all eligible children, but with a disproportionate effect on military families, who have a difficult time holding their place in line with moves every two to four years.

Whether the impact of changes to health care are minimal or extensive, we remain vigilant when it comes to any changes in order to engage in an instant on behalf of all our TRICARE beneficiaries.



By Chaplain Tom Azar, USAF Retired

CHAPLAINS DURING WORLD WAR II -- Part 2

“IMPACT ON THE MISSION”

As with a unit commander, just the appearance of a chaplain provided inspiration and encouraged allegiance to the code of conduct and faith in God. When problems arose over leadership, food, and long tours with extended rotations, the chaplain would be heard affirming our role in the war. The chaplain espoused that “America is at war for freedom, and, it is our responsibility to defend freedom.”

In Europe and the Pacific, many were proud of their chaplain. Though trained differently than flyers, bombardiers, infantryman, many chaplains choose capture and imprisonment to stay with their unit. Many tried to favor the chaplain with better food or sleeping quarters, but the chaplain demonstrated “he came to serve, not be served.”

By far, the greatest memories soldiers held close to their heart were of the chaplains who became POW's. They were an inspiration to the downtrodden. They backed up their beliefs with sacrificial behavior. Chaplain Perry Wilcox, who was General MacArthur and General Wainwright's chaplain at Corregidor, braved enemy fire to rescue the wounded, return the dead, and conduct funeral services. Chaplain Joseph LaFleur was decorated with the Distinguished Service Cross for refusing evacuation in order to remain and support his unit in the Pacific. When captured, he was sent to build an airstrip in the jungle with over 2000 prisoners. He was then placed on one of the infamous “hell ships,” bound for Japan. It was torpedoed. Chaplain Lafleur was last seen holding the ladder so others could evacuate.

Chaplains were not immune to illness, malnutrition, disease and death. Fifty-five percent of the chaplains taken prisoner died in the Atlantic and Pacific arenas. In the death marches and camps the POW chaplain proved to be the heavenly voice of hope. In the Philippines, 33 army and 4 Navy chaplains were taken prisoner. They spent an average of forty months as a POW. Many of them were sent on the hell ships to internment, or on the death march on Bataan. Chaplains in these horrible situations worked beyond themselves to bolster morale and give hope to fellow prisoners. They never gave in; to the contrary, many traded their personal belongings for additional food for

the wounded or sick. They smuggled religious literature, medicine, and food to prisoners.

Their sacrificial example of an individual concerned for the spiritual welfare of the troops, brought many to reflect over their personal values and beliefs; many turned to God for strength and meaning, regardless of denomination or race. In one prison, a lay assistant set up a midweek meeting called “get back at the preacher.” This helped men raise questions and discuss religious and morals issues. In field and prison hospitals, chaplains worked with doctors, nurses and notification teams serving the wounded and deceased.

In prisoner camps, chaplains collected letters and mailed them home to family members back to the states. Many chaplains after the war continued to correspond or visit with families who lost a loved one in the war. It was these personal encounters with the chaplain that provided hope to many dependents who lost a family member. The chaplain's job was never done.

While in prison, Chaplain Robert Taylor was tortured for not signing papers. His resistance strengthened the resolve of other prisoners. Chaplain William Cummings was taken prisoner and brought to Bilibid. While there, another chaplain, John Duffy was badly beaten and was to be sent to Cabanatuan; Chaplain Cummings offered to go in his place. While aboard a hell ship, packed with officers, sick and wounded, he unselfishly ministered to the needs of all on board, performing last rites, and bolstering morale up until his own death. He died while leading his fellow prisoners in the Lord's Prayer. It was Cumming who gave us the adage, “there are no atheists in foxholes.”

Chaplains were found on the many frontlines of the war. They refused preferential treatment. Instead they choose to give more to the sick, wounded and suffering. Many cannot forget the supreme sacrifice of chaplains on the front line, in death camps, and in prisons. Going through war has scarred many individuals. Victory comes not through one man, bomb or attack. It comes from the unselfish values and cooperation of every trained and dedicated soldier who looks beyond himself and sees the value of the corps or legion. Chaplains were a vital organ in the military body that fought bravely in the great World War in the air, sea and land. Chaplains today are grateful to the sacrificial legacy of their peers and continue to maintain this high standard of faith.

Travel Ideas for Seniors and Baby Boomers by Marilyn Jones

For many seniors, it's time to enjoy the finer things in life, including travel. So where to go? According to a report on CNBC, traveling the world is a top priority for baby boomers. Seemingly endless options are available. Here are some to consider.

Take a river cruise

River cruising has become a very popular way to see Europe, which has encouraged river cruise lines to expand their offerings; now several sail along the rivers of Russia, Southeast Asia, China, and Africa as well.

As with ocean cruising, the convenience of unpacking once, not worrying about transportation or where to eat, and visiting several countries appeals to many travelers. The difference with river cruising is shore excursions are included and there are no "sea days." Nearly every day the ship docks at a different village or city.

Passengers also can enjoy the view from their staterooms, public spaces with floor-to-ceiling windows, and the sun deck.

Go on a safari

Today's African safari is a luxury experience. Glamping has become very popular and can be compared to five-star accommodations. The "tent" has everything you'd find in a hotel room, including beautiful furnishings.

A typical day begins with a game drive, including breakfast in the bush. Lunch is served at the camp, followed by free time and an afternoon game drive until the sun sets. Dinner at the camp often is under the stars, with a roaring campfire.

In Kenya, for example, guests will witness the "Big Five" — referring to lions, elephants, Cape buffalo, rhinoceros, and leopards — as well as giraffes, cheetahs, zebras, impalas, wildebeests, baboons, and other exotic animals.

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SUPPORT MOAA

Do what you can to support our national organization. To learn what's going on and to find out what you can do go to: <http://www.moaa.org/takeaction/> We all will benefit from your efforts.

NWFMOA Community Outreach

By Dave Parisot

"Six Living World War II Veterans in NWFMOA"

Two events are coming up in April which NWFMOA will participate. On April 7th, Eglin Federal Credit Union, the Greater FWB Chamber and other sponsors will host a dinner honoring local WWII Veterans at the Emerald Coast Convention Center on Okaloosa Island. 2017 is the 75th anniversary of the start of WWII. Several nationally recognized WWII Veterans, including **Lt Col Dick Cole**, the sole surviving member of the Doolittle Raiders, are expected to attend. To attend this function, go to www.FWBChamber.org.

WWII Veterans in our Chapter include **Lt Gen Leroy Manor**, **Lt Gen Kelly Burke**, **Col Melvin Bryant (Glenda)**, **Col William Colgan**, **Lt Col Samuel Lombardo**, and **Maj Gene Mitchell (Lois)**. WWII widows with our Chapter include **Eileen Arpke** (LtCol Charles Arpke), **Doris Day** (Col Bud Day) and **Kay Dent** (Col Troy Dent). We are indeed blessed to have this representation from WWII in our Chapter and we salute you. .

The second event is the **Military Family and Veterans Appreciation Day** on Saturday, April 8th, at The Landing in Fort Walton Beach. A special tent will be set up for World War II Veterans for a "meet & greet". We will have an information booth and, perhaps, have some of our Chapter WWII Veterans available. This event starts at 11:00AM. We still need two more volunteers for our booth to cover three 2-hour shifts (11AM-1PM; 1PM-3PM; and 3-5PM). Please contact me at dparisot@cox.net or by phone at (850) 613-6545 if you can help out.

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Scholarship Fund

By Dave Parisot, Chairman

Firstly, I want to welcome **Nick Marotta** to the NWFMOA Scholarship Fund Board of Directors for a two year term. We still have room for one more Director, so let me you if you are willing to serve.

This year's scholarship applications from our JROTC cadets are due by April 1st and the Scholarship Committee will make its selections by mid-April. The winners from the five high schools in Okaloosa County will be announced and presented at the May Chapter luncheon.

Our 50/50 raffle at the March luncheon had \$160 in ticket sales and was won by Chris Beam who graciously donated his \$80 in winnings back to the Scholarship Fund. Thanks, Chris. Thanks, also, to all who bought tickets for this scholarship fundraiser.

We welcome three new members to the BG Frank Glunn Century Club in March (**Ron Gerdes, Nick Marotta, and Janet Taylor**). Current paid memberships within the past 12 months totals 27 members. Are you willing to write that check to help us reach our goal of a minimum of 32 members? Donation forms are in the Defender.

Here's the complete list of Gold Century Club members (\$500 cumulative minimum donation since 2015) and BG Frank Glunn Century Club members (\$100 minimum donation) for the most previous 12 months of 2016/2017 along with our Business Donors. Your support is greatly appreciated.

Gold Century Club: **Bill Ryan** (Feb 2016); **Ruth Cullen** (Oct 2016); **Dave Parisot** (Feb 2017); **Janet Taylor** (Mar 2017); **Chris Beam** (Mar 2017).

BG Frank Glunn Century Club: March 2016: **William Colgan**; May 2016: **Kristine Sams**.

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Leadership Reading List

Those of you who attended our March meeting heard Jerry Williams cite three books that were very meaningful to him. Here are the titles: 1. "What is An Executive" by Cason J. Calloway, 2. "Walk Awhile in my Shoes," by Eric Harvey and Steve Ventura, and 3. "Becoming the Obvious Choice," by Bryan Dodge and David Cottrell.

Travel Ideas (cont.)

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Visit London or another major city

London, like other major cities, offers hop-on, hop-off bus tours. In addition to a tour guide or recorded narrative, tourists can get off at any point to visit attractions, shop, or get a bite to eat. The buses run all day and take the hassle out of transportation concerns.

London is connected to other cities and villages by a sophisticated rail system. After visiting the Tower of London, Westminster Abbey, and Buckingham Palace;

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President's Pen (cont.)

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If you visit our website, you'll notice a new link in the left hand column for MOAA insurance. It's worth checking it out and the chapter got \$100 for putting it there.

By the time you read this tax season will almost be over so here's your reminder to file your taxes soon. Much to my amazements, I got my refund (amazement #1) only five days (amazement #2) after I filed electronically in early March so now my taxes are public record in case anyone wants to publish the two top pages.....

Eileen Arpke is now our point of contact for Personal Affairs issues. She, Gayle Norgaard, and I had lunch recently at the new Superior Residences to have a "changeover" briefing, so please call her when you're aware of a chapter member who is seriously ill or has passed away. Gayle lives there so contact her if you have any questions about the place. They and the Meridian at Westwood have been urging us to have our monthly lunch at their locations. By the way, the lunch was only \$10 and very nice—although the Yacht Club is still my #1 favorite!

It's been a while since I've solicited articles for the Defender. Our very capable editor, Larry Williamson, is always looking for quality "fodder" to fill those blank pages. Please don't hesitate to write up a short (or even long) summary of an issue or event you believe would be of interest to other chapter members.

Berry "OUT"

Scholarship Fund (cont.)

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June 2016: **Fred Boyer** (Renewal); **Eileen Arpke** (Renewal); **Larry Bush** (Renewal); July 2016: **Beryl Brenner** (Renewal); August 2016: **Tom Churan** (Renewal); October 2016: **Ruth Cullen** (in memory of William Cullen) (Renewal); **John Feldman** (Renewal); November 2016: **Pete Peterzen**; **Jean Dutton**; **Howard Fisher** (Renewal); December 2016: **Karl Eschmann** (in memory of Col. Bud Day) (Renewal); **Frederick Rall** (Renewal); **Chris Beam** (Renewal); January 2017: **Clyde Locke** (Renewal); **Mel Bryant** (Renewal); **Dick Prater** (Renewal); February 2017: **Carol Baker** (in memory of David Baker) (Renewal); **Larry Bush** (Renewal); **Al Bills**; **Dave Parisot** (in memory of Chong Parisot) (Renewal); **Charlie Brown** (Renewal); March 2017: **Fred Westfall** (Renewal); **Ron Gerdes**; **Nick Marotta**; **Janet Taylor** (In honor of Bill Ryan).

2016/2017 Business Platinum Donor (\$750 minimum donation): December 2016: **Wyndham Vacation Resorts** (In-kind).

2017 Business Gold Donor (\$500 - \$749): January 2017: **Merrill Lynch (Beam, McLaughlin & Associates)**

2016/2017 Business Silver Donors (\$250 - \$499): November 2016: **Eglin Federal Credit Union**; December 2016: **Shalimar Pointe Golf Club** (In-kind); **Indian Bayou Golf & Country Club** (In-kind).

2016/2017 Business Bronze Donors (\$100 - \$249): November 2016: **Gator Lakes Golf Course**; December 2016: **Tammy's Journeys** (In-kind); **Rocky Bayou Golf Course** (In-kind); **Dr. Wayne Pullen** (In-kind).

Please support our local businesses that have contributed to our scholarship program.

NWFMOA Scholarship Fund, Inc.: "Helping to build future military officers and leaders."

SCHOLARSHIP DONATION FORM

Please accept this gift of \$_____ to support the NWFMOA Scholarship Fund (Donations of \$100 or more will be recognized in the B/Gen Frank Glunn Century Club).

Donor Information (if not printed on check):

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Travel Ideas (cont.)

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watching the changing of the guard; and taking the perfect picture of Big Ben, take the train for day excursions to some of England's other notable landmarks including Bath, Stonehenge, and Oxford. Or take a longer excursion and visit the Cotswolds, Lake District National Park, Scotland, or Wales for a few days.

Join a tour group

One of the easiest ways to see the world is by joining a tour group. You will meet like-minded travelers and know ahead of time exactly what you are going to see and do.

Tours provide guides, take the worry out of transportation, arrange for hotels, and depending on the tour company, often handle meals.

The downside is you are on a schedule and cannot deviate from set plans, although free time usually is built into the itinerary.

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Email Address

Rank Service MOAA Mbr. No

Regular Reserve National Guard Active Duty Retired

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Life Member New Member Renewal Auxiliary Other (specify) _____

Make checks payable to NWFMOA or to Northwest Florida Military Officers Assn., Inc. Check here if you do not want your name, phone number or email address listed in printed chapter directories. **Membership includes a subscription to *The DEFENDER* for the dues period.** We are a charter member of MOAA and recommend that our members belong to the national organization. Our association is also a member of the Florida Council of Chapters, itself an affiliate of MOAA.

**The spouse of a deceased life member is automatically an auxiliary life member.

Membership Application/Renewal

New Members joining this year receive membership through December 31 next year for \$25.00.

Membership Renewal
 1yr—\$25.00, 2 yr—\$48.00, 3 yr—\$65.00

Life Membership Dues**

Age	Dues	Age	Dues
101+	Free	71-75	240.00
96-100	50.00	66-70	275.00
91-95	75.00	61-65	295.00
86-90	110.00	56-60	335.00
81-85	150.00	51-55	360.00
76-80	195.00	-50	395.00

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